



IT IS ORDERED as set forth below:

Date: October 22, 2018

A handwritten signature in black ink, appearing to read "Lisa Ritchey Craig".

Lisa Ritchey Craig
U.S. Bankruptcy Court Judge

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

IN RE:

* CHAPTER 13

CHERYL THOMAS MITCHELL

* CASE NO.: 14-52615-LRC

Debtor

*

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ORDER GRANTING MOTION TO MODIFY MORTGAGE

This matter arose upon Debtor's "Motion to Modify Mortgage" ("Motion"), filed in the above-styled Chapter 13 case on July 11, 2018 (Doc# 60). The Motion requests that Debtor be allowed to Modify her mortgage with Seterus from a 30 year fixed rate loan with a current interest rate of 6.625% to a 40 year fixed rate loan with an interest rate of 4%. Debtor's monthly payment will go from \$795 to \$690.66. This amount includes a principle and interest payment of \$452.16 and escrow in the amount of \$238.50. Upon proper notice, a hearing was held on August 14, 2018, at 1:45pm. At the hearing, appearances were made by counsel for the Debtor

and the Chapter 13 Trustee. No other appearances were made and no objections to the motion were timely filed. Accordingly, it is hereby

ORDERED that Debtor's Motion to Modify Mortgage is GRANTED. Debtor may Modify her loan with Seterus for the approximate terms stated.

Prepared by:

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No Opposition by:

/s/
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